

# 2020 - 2021 BENEFITS

EMPLOYEE BENEFITS HIGHLIGHTS



# **PART I: INSURANCE**

The City of Rosenberg offers health and Life Insurance to all full-time employees with eligibility beginning on the first (1st) day of the month following date of employment. The City has implemented a premium incentive deduction for all employees enrolled in the city's health insurance program, who have not used tobacco products in any form in the past three months and continue to not use tobacco products. The employee's portion of the BCBS bi-weekly cost is as follows:

# **HEALTH PLAN:**

BCBS PPO Medical Plan Deductions - Without Incentives				
Tier	Monthly Rate	City Portion	Employee Portion	Per Pay Period
Employee Only	\$643.55	\$511.30	\$132.25	\$61.04
Employee + Spouse	\$1,351.44	\$764.43	\$587.01	\$270.93
Employee + Spouse (w/1 incentive)	\$1,351.44	\$814.43	\$537.01	\$247.85
Employee + Spouse (w/2 incentives)	\$1,351.44	\$864.43	\$487.01	\$224.77
Employee + Child(ren)	\$1,222.72	\$800.22	\$422.50	\$195.00
Family	\$1,994.98	\$1,085.46	\$909.52	\$419.78
Family (w/1 incentive)	\$1,994.98	\$1,135.46	\$859.52	\$396.70
Family (w/2 incentives)	\$1,994.98	\$1,185.46	\$809.52	\$373.62

BCBS PPO Medical Plan Deductions - With 1 Incentive (\$50 Premium Savings)				
Tier	Monthly Rate	City Portion	Employee Portion	Per Pay Period
Employee Only	\$643.55	\$561.30	\$82.25	\$37.96
Employee + Spouse	\$1,351.44	\$814.43	\$537.01	\$247.85
Employee + Spouse (w/1 incentive)	\$1,351.44	\$864.43	\$487.01	\$224.77
Employee + Spouse (w/2 incentives)	\$1,351.44	\$914.43	\$437.01	\$201.70
Employee + Child(ren)	\$1,222.72	\$850.22	\$372.50	\$171.92
Family	\$1,994.98	\$1,135.46	\$859.52	\$396.70
Family (w/1 incentive)	\$1,994.98	\$1,185.46	\$809.52	\$373.62
Family (w/2 incentives)	\$1,994.98	\$1,235.46	\$759.52	\$350.55

BCBS PPO Medical Plan Deductions - With 2 Incentives (\$100 Premium Savings)				
Tier	Monthly Rate	City Portion	Employee Portion	Per Pay Period
Employee Only	\$643.55	\$611.30	\$32.25	\$14.88
Employee + Spouse	\$1,351.44	\$864.43	\$487.01	\$224.77
Employee + Spouse (w/1 incentive)	\$1,351.44	\$914.43	\$437.01	\$201.70
Employee + Spouse (w/2 incentives)	\$1,351.44	\$964.43	\$387.01	\$178.62
Employee + Child(ren)	\$1,222.72	\$900.22	\$322.50	\$148.85
Family	\$1,994.98	\$1,185.46	\$809.52	\$373.62
Family (w/1 incentive)	\$1,994.98	\$1,235.46	\$759.52	\$350.55
Family (w/2 incentives)	\$1,994.98	\$1,285.46	\$709.52	\$327.47

## **DENTAL PLAN(S):**

Pay Period Deductions	DPPO	DHMO
Employee Only	\$13.50	\$4.38
Employee + Spouse	\$27.26	\$8.33
Employee + Child(ren)	\$37.87	\$8.77
Family	\$51.49	\$13.59

## **VISION PLAN:**

	Vision Plan	Pay Period Deductions
Employee Only		\$2.19
Employee + Spouse		\$4.27
Employee + Child(ren)		\$4.59
Family		\$6.58

## LIFE AND AD&D INSURANCE:

The City automatically provides Basic Life Insurance for all eligible employees at no cost. Basic Life Insurance is \$25,000 with no option to add additional coverage. The benefit is paid to your beneficiaries in the event of your death.

## LONG TERM DISABILITY:

The City provides employees with Long Term Disability in the amount of 60 percent of your salary (depending on position category) to a maximum of \$5,000 per month. Benefits begin after 90 days of disability and may continue to Social Security Normal Retirement Age (SSNRA). Benefits will be offset by any payments from SS, Workers Comp and other income offsets.

#### SUPPLEMENTAL INSURANCE:

The City of Rosenberg offers you a variety of voluntary benefits. If you enroll, you pay the full cost of coverage and are able to use a payroll deduction.

- Short Term Disability: 60% of your monthly salary if you cannot work for more than 14 days
- Optional Life and AD&D: up to \$200,000 guaranteed amount
- Critical Illness: Offers lump-sum benefit payment upon first diagnosis of a covered critical illness
- Hospital Indemnity: helps provide finance protection due to hospitalization
- Accident Insurance: helps manage medical costs associated with an accidental injuries
- Cancer Insurance: provides cash benefit for cancer and specified diseases

## FLEXIBLE SPENDING ACCOUNT (FSA)

Allows you to contribute pre-tax salary into an account to be used to pay certain medical, dental, vision, and hearing care expenses not covered by insurance for yourself or a dependent within the meaning of Section 152(a) of the Internal Revenue Code. Dependent childcare is also available.

# **PART II: SAVINGS PLANS**

## TEXAS MUNICIPAL RETIREMENT SYSTEM (TMRS):

Participation in the system is mandatory for all regular full-time employees. Each employee contributes at a rate of 7 percent of his/her gross wages. The city contributes to each employee's account at a 2:1 ratio. Vesting is 5 years of service. Retirement is 20 years of service at any age or 5 years of service at the age of 60.

## **DEFERRED COMPENSATION 457(K) PLAN:**

Plans available through ICMA Retirement Corporation and Nationwide Retirement Solutions. Employees may enroll at the time of hire and throughout the year.

# PART III: HOLIDAYS/LEAVE

#### **HOLIDAYS**

New Year's Day, Martin Luther King Jr Day, Memorial Day, Good Friday, Independence Day, Labor Day, Fort Bend County Day, Veterans Day, Thanksgiving Day, Friday following Thanksgiving Day, Christmas Eve, Christmas Day, and two (2) Personal Holidays

## **VACATION**

Accrued vacation may be taken after six months of employment.

Years of Completed Service	Hours Per Year	Days Per Year
0 to 1	80	10
2 to 15	120	15
16 to 20	144	18
21 & over	160	20

## **SICK LEAVE**

Sick leave is earned at the rate of one day per month. For the purpose of computing sick time credit during the first year of employment, credit is given for the first month provided the employment date is the 15th of the month or earlier.

## LONGEVITY PAY

Begins after one year of service. \$7.50 per month will be provided for each year of service rendered to the City. Longevity pay is an addition to your base salary and is paid annually, in December.